



Order Filed on March 27, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

KML Law Group, P.C.
By: Denise Carlon, Esquire
701 Market Street, Suite 5000
Philadelphia, PA 19106
215-627-1322
Attorneys for Movant: MidFirst Bank

In Re:
Ryan Lewandowski
Giovanna M. Lewandowski aka Giovanna
Lewandowski aka Giovanna Fuscellaro-
Lewandowski
Debtors/Respondents

Case No.: 19-23362 JNP

Adv. No.:

Hearing Date: 3/14/2023 @ 11:00 a.m..

Judge: Jerrold N. Poslusny Jr.

ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: March 27, 2023

A handwritten signature in dark ink, appearing to read "Jerrold N. Poslusny, Jr.", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

(Page 2)

Debtor: Ryan Lewandowski and Giovanna M. Lewandowski aka Giovanna Lewandowski aka Giovanna Fuscellaro-Lewandowski

Case No: 19-23362 JNP

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 15 New York Avenue, Berlin, NJ 08009, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Mitchell L. Chambers Jr. Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of March 14, 2023, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due January 2023 through March 2023 for a total post-petition default of \$3,548.22(3 @ \$1,573.57, less suspense balance of \$1,172.49)

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$3,548.22 shall be added to the affidavit of amount due and paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume April 1, 2023, directly to Secured Creditor (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$188.00 for filing fees, totaling \$538.00, which is to be paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.